

**IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF TENNESSEE  
(900 Georgia Avenue, Suite 309, Chattanooga, Tennessee 37402)**

Ronald Satish Emrit,  
Plaintiff (Pro Se)

v.

The Grammys Awards on CBS d/b/a  
The Recording Academy/National  
Academy of Recording Arts and  
Sciences (NARAS),  
Defendant

C. A. No.: 1:23-cv-205  
TAV/SKL

**FILED**

SEP 11 2024

Clerk, U. S. District Court  
Eastern District of Tennessee  
At Chattanooga

\*\*\*\*\*

**COMPLAINT**

COMES NOW, the plaintiff Ronald Satish Emrit, who is bringing forth this complaint against the sole defendant The Grammys on CBS d/b/a The Recording Academy/NARAS seeking \$45 million dollars in punitive, compensatory, and treble damages. In bringing forth this complaint, the plaintiff states, avers, and alleges the following

**I.) NATURE OF THE CASE**

- 1.) Kanye West is a very sick man who is anti-semitic
- 2.) RObert Kelly is a very sick man
- 3.) Harvey Weinstein is a very sick man
- 4.) Kevin Spacey is a very sick man
- 5.) Lizzo is a sick woman and very ugly inside and out

- 6.) The defendant Grammy Awards is having significant public relations problems given the legal problems of their recording artists and executives like Harvey Weinstein.

## **II.) PARTIES TO THIS LITIGATION**

7.) The plaintiff is an indigent, disabled, and unemployed resident of the state of Florida and Maryland (the plaintiff spends half of the year in Florida and the other half in Maryland traveling with his father who is a widely-recognized musician in several states on the Atlantic coast). His current mailing address is 5108 Cornelias Prospect Drive, Bowie, Maryland 20720. His cell phone number is currently (703)936-3043 and his primary email address is [einsteinrockstar2@outlook.com](mailto:einsteinrockstar2@outlook.com).

8.) I am letting your office know that I am going to be filing a \$45 million lawsuit against the Grammy Awards/Recording Academy in Nashville, Tennessee and Mississippi and Columbia, South Carolina and New Orleans, Louisiana strategically in those 4 (four) jurisdictions because I have received favorable rulings there from Judge Aleta Trauger, Judge Carl Barbier, Judge Donna Phillips Currault, Magistrate Judge Shiva Hodges, and Judge Roy Percy who presides over my litigation against University of Miami. Just like the Denny's lawsuits, my \$45 million lawsuit against the Grammys alleges racial discrimination and that I am being discriminated against because I am a black man or African-American and that if I were a white man then my Grammys membership would have been reinstated. More specifically, there is someone named Robert Accatino who ended my Grammys membership and my lawsuit against the Grammys will mention that Robert Accatino is a racist Latino man. The recording artist known as The Weeknd also believes that the Grammys are racist. The Grammys are not popular anymore and have public relations problems because they give awards to Kanye West who is like Adolf Hitler and racist against Jews (anti-semitic). The Grammys probably also honored Robert Kelly (R. Kelly) who is a very sick man and Harvey Weinstein is also a very sick man in addition to Kevin Spacey. Russell Simmons is a fugitive in Bali, Indonesia and Afrika Bambaata has been accused by Ronald "Bee Sting" also of

being on the level of Harvey Weinstein and Kevin Spacey. The Grammys are not "above the law" and the Grammys are not "above Civil Rights lawsuits." I am letting you know that yesterday on August 3rd, 2023, I contacted all 12 chapters of the Grammys from my cellphone/Android to inform them that I am going to be filing lawsuits against the Grammys in Tennessee, Mississippi, South Carolina, and Louisiana and they could be docketed as early as next week depending on how long that takes me to draft up a complaint. Those Grammys numbers are the following: (202)662-1341 in Beltsville, Maryland and (215)985-5411 in Philadelphia and (212)245-5440 in New York and (305)672-4060 in Miami and (512)328-7997 in Texas and (615)327-8030 in Nashville, Tennessee and (901)525-1340 in Memphis and (312)786-1121 in Chicago and (206)834-1000 in Seattle and (415)749-0779 in San Francisco. Because Judge Aleta Trauger authorized service of process on Sony Music Entertainment through U.S. Marshals and Form USM-285, it is quite possible that a federal judge could authorize service of process on Grammys office on Olympic or Pico Boulevard through the United States Marshals Service (USMS). The number for the Grammys in Los Angeles is (310)392-3777 and as my own attorney pro se and in forma pauperis, I have the right to inform the Grammys that they are going to be a federal defendant in four lawsuits nationwide seeking punitive, compensatory, and treble damages regardless of whether or not the cases are dismissed before service of process. Lawyers and consumers contact businesses all the time to inform them of pending or upcoming litigation and African-Americans file civil lawsuits all the time and so the Grammys are not above litigation from former members, employees, or consumers who have to inform the Grammys of the litigation. The work ID number from ASCAP for Lady BRazil is **883637841**. The ISWC code for Lady Brazil from ASCAP is **T9112600369**. The IPI number for the songwriter of Lady Brazil from ASCAP is **484616724**. The IPI number for the publisher (Tunecore) of Lady Brazil from ASCAP is **641638348**. The ISRC code for Lady Brazil from Sound Exchange (generated by Ditto Music of England) is **USA2P1313567** with a time of **4:31**. The copyright number issued by the Library of Congress for Lady Brazil is **PAu003483176** / with an issue date of 2009-01-30. The case number for **Ronald Emrit v. ReverbNation** in North Carolina is **1:2014cv01014** filed on **December 4,**

**2014** with Judge Patrick Auld. The song “Lady Brazil” was recorded at the Garrett Music Academy in Owings, Maryland (Calvert County) with D-Rail and the music video was in Quincy, Massachusetts involving Santiago Semino of Argentina, Pamela Masucci of The Beauty Within Models of Westerly, Rhode Island and their make-up artist and hair stylist.

### III.) JURISDICTION AND VENUE

9.) According to Federal Rules of Civil Procedure 8(a)(1), Plaintiff is required to provide "a short and plain statement of the grounds for the court's jurisdiction, unless the court already has jurisdiction and the claim needs no new jurisdictional support;"

10.) Because the court does not already have personal or subject matter jurisdiction over this issue, it is necessary to engage in a brief discussion of the court's jurisdiction so that the defendants can not move to dismiss this case based on procedural grounds involving a lack of proper jurisdiction.

11.) Pursuant to 28 U.S.C.A. Section 1332, the U.S. District Court for the District of Eastern Tennessee (as an Article III court) has jurisdiction over this matter because there is complete diversity of jurisdiction between the Plaintiff and the five defendants given that the plaintiff lives in Sarasota, Florida and no longer in Fort Worth, Texas.

12.) As an Article III court, the U.S. District Court for the District of Eastern Tennessee also has subject matter jurisdiction over the present case at bar because this proceeding involves a discussion of Title VII of the Civil Rights Act of 1964, Americans with Disabilities Act of 1990, Equal Protection Clause, Due Process Clause, Fourth Amendment, and Privileges and Immunities Clause.

13.) Therefore, a federal question is presented by the implication of the black-letter law of the aforementioned federal statutes in addition to the discussion of Constitutional Law provisions.

14.) Venue in this jurisdiction is also proper pursuant to 28 U.S.C.A. Sections 1391 and 1400.

15.) Although the amount in controversy does not exceed \$75,000 (i.e. \$0 is less than \$75,000), this court has jurisdiction on the grounds of diversity and a federal question presented.

#### **IV.) STATEMENT OF FACTS**

16.) Robert Accatino of the Los Angeles chapter of the Grammy Awards ended the plaintiff's membership in the Grammys in 2010.

17.) The plaintiff recently contacted the Grammys expressing his desire to re-join the Grammy Awards and to take his Ukrainian fiancée to the Grammy Awards.

18.) The plaintiff also explained to the Grammys offices that he was a 2016 and 2020 presidential candidate with the number from the Federal Election Commission (FEC) as P60005535 and the committee number for the Political Action Committee (PAC) or Separate Segregated Fund (SSF) as C00569897.

19.) Accordingly, the number for Maria Cherniavska on Whatsapp is +380994339671

#### **V.) COUNT ONE: VIOLATION OF THE CIVIL RIGHTS ACT OF 1964**

30.) Just like the Denny's lawsuits, the Grammys have to pay attention to Civil Rights of African-Americans who are part of a suspect classification of discrete and insular minorities which have experienced invidious discrimination within the context of American jurisprudence.

31.) The recording artist professionally known as the "Weeknd" also expressed the fact that he believes that he has been discriminated against by the Grammys/NARAS based off of his status as an African-American.

32.) While the plaintiff is nowhere near as popular as The Weeknd, the plaintiff is still an independent recording artist and former Grammys member who believes that he also has been discriminated against on the basis of race and ethnicity no different from The Weeknd.

33.) Therefore, the plaintiff believes that this lawsuit should be a class action lawsuit pursuant to Rule 23 of Federal Rules of Civil Procedure (FRCP) substantially similar to the litigation brought by Brian Flores of the Miami Dolphins in the National Football League (NFL) regarding head coach positions in the NFL.

34.) Pursuant to Rule 201 of Federal Rules of Evidence (FRE), the court should take judicial notice that the plaintiff also had litigation in 2019 and 2020 against The National Football League (NFL), Daniel Snyder, and Washington Redskins in which the Washington Redskins are now known as having a different mascot as “Washington Commanders.”

32.) Nevertheless, because the plaintiff is now trying to get married to Maria Cherniavska of Kharkiv, Ukraine, the plaintiff argues that it is necessary to provide her number on Whatsapp, i.e. +380994339671.

33.) Pursuant to Rule 201 of Federal Rules of Evidence (FRE), the court should take judicial notice that this number on Whatsapp has been uploaded in PACER or CM/ECF on Page 5 of an In Forma Pauperis Application/Affidavit submitted according to 28 U.S.C. Section 1915. Once again, that number on Whatsapp is +380994339671.

#### **VI.) PRAYER FOR RELIEF**

WHEREFORE, the plaintiff is seeking the equitable remedy of an injunction requesting that the court award the plaintiff \$45 million against the defendant Grammy Awards on CBS d/b/a The Recording Academy/NARAS. In asserting this “prayer for relief,” the plaintiff states, avers, and alleges the following:



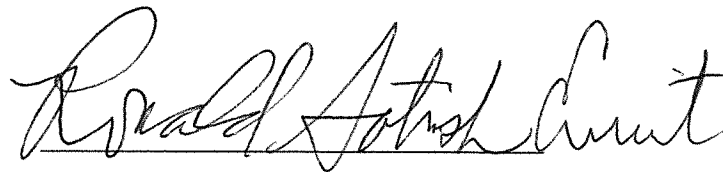
A.) This proposed judgment in the amount of \$45,000,000 would be considered to be punitive, compensatory, and treble damages for the violation of The Civil Rights Act of 1964.

B.) This proposed judgment in the amount of \$45,000,000 would also be considered to be expectation, reliance, restitution, incidental, consequential, and/or liquidated damages as the material breach of contract since the plaintiff used to be in “privity of contract” with the sole defendant The Grammy Awards on CBS d/b/a The Recording Academy/NARAS

C.) Furthermore, the plaintiff is seeking the equitable remedy of an injunction requiring and/or mandating that the sole defendant reinstate the plaintiff’s Grammys membership as specific performance according to contract law.

D.)

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Ronald Satish Emrit", written over a horizontal line.

Ronald Satish Emrit

6655 38th Lane East

Sarasota, Florida 34243

(703)936-3043

einsteinrockstar@hotmail.com

einsteinrockstar2@outlook.com







Ronald Emrit &lt;goldieandstallone@gmail.com&gt;

## Fwd: Your Apple ID was used to sign in to iMessage on a MacBook Air 13".

Satish Emrit &lt;wilburandcharlotte@gmail.com&gt;

Fri, Sep 1, 2023 at 11:59 AM

To: "Jeffrey (USMS)" <Jeffrey.Lavallee@usdoj.gov>, "tampa.division@ic.fbi.gov" <tampa.division@ic.fbi.gov>, "jacksonville@ic.fbi.gov" <jacksonville@ic.fbi.gov>, "atlanta@ic.fbi.gov" <atlanta@ic.fbi.gov>, "atlanta@sec.gov" <atlanta@sec.gov>, "chicago@ic.fbi.gov" <chicago@ic.fbi.gov>, "chicago@sec.gov" <chicago@sec.gov>, "chicagodiv@atf.gov" <chicagodiv@atf.gov>, "kalispell.slc@ic.fbi.gov" <kalispell.slc@ic.fbi.gov>, "missoula.slc@ic.fbi.gov" <missoula.slc@ic.fbi.gov>, "havre.slc@ic.fbi.gov" <havre.slc@ic.fbi.gov>, "charlottesville.rh@ic.fbi.gov" <charlottesville.rh@ic.fbi.gov>, "charlottediv@atf.gov" <charlottediv@atf.gov>, "richmond@ic.fbi.gov" <richmond@ic.fbi.gov>, "norfolk\_fo@ic.fbi.gov" <norfolk\_fo@ic.fbi.gov>, "washington.field@ic.fbi.gov" <washington.field@ic.fbi.gov>, "baltimore@ic.fbi.gov" <baltimore@ic.fbi.gov>, "baltimorediv@atf.gov" <baltimorediv@atf.gov>, "boston@ic.fbi.gov" <boston@ic.fbi.gov>, "bostondiv@atf.gov" <bostondiv@atf.gov>, "newhaven@ic.fbi.gov" <newhaven@ic.fbi.gov>, "milwaukee@ic.fbi.gov" <milwaukee@ic.fbi.gov>, "kansas.city@ic.fbi.gov" <kansas.city@ic.fbi.gov>, "phoenix@ic.fbi.gov" <phoenix@ic.fbi.gov>, "phoenixdiv@atf.gov" <phoenixdiv@atf.gov>, "little.rock@ic.fbi.gov" <little.rock@ic.fbi.gov>, Satish Emrit <einsteinrockstar@hotmail.com>, "USMS Wanted (USMS)" <usms.wanted@usdoj.gov>, Ronald Emrit <wilburlovescharlotte@gmail.com>, Ronald Emrit <goldieandstallone@gmail.com>, Ronald Emrit <einsteinrockstar2@outlook.com>

----- Forwarded message -----

From: **Apple** <noreply@email.apple.com>

Date: Thu, Aug 31, 2023 at 9:04 AM

Subject: Your Apple ID was used to sign in to iMessage on a MacBook Air 13".

To: &lt;wilburandcharlotte@gmail.com&gt;



Dear Ronald S Emrit,

Your Apple ID (**wilburandcharlotte@gmail.com**) was used to sign in to iMessage on a MacBook Air 13" named "cchN0KA8K08PeLzMWe".

Date and Time: August 31, 2023, 6:03 AM PDT

If the information above looks familiar, you can ignore this message.

If you have not recently signed in to a MacBook Air 13" with your Apple ID and believe someone may have accessed your account, go to Apple ID (<https://appleid.apple.com>) and change your password as soon as possible.

Apple Support

Apple ID | Support | Privacy Policy

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**Bob Ferguson**  
**ATTORNEY GENERAL OF WASHINGTON**  
800 Fifth Avenue, Suite 2000 • Seattle, WA 98104-3188 • (206) 464-6684

August 11, 2023

Ronald S Emrit  
5108 Cornelias Prospect Dr  
Bowie, MD 20720-3375

RE: Pinterest Inc  
File #: 648467

Dear Ronald S Emrit:

Thank you for contacting the Consumer Protection Division of the Attorney General's Office. Your complaint has been reviewed and it was determined that the issues presented are under the regulatory authority of another agency. Your complaint has been closed accordingly.

We referred your complaint to the following agency. Please contact the identified agency directly with questions about the status of your complaint.

Attorney General of Maryland  
200 Saint Paul Pl  
Baltimore, MD 21202  
<http://www.marylandattorneygeneral.gov/Pages/CPD/default.aspx>  
(410) 576-6300

Our office monitors consumer complaints for possible indications of patterns of unfair or deceptive trade practices warranting further attention by our office. We maintain complaint files of business practices that may be useful if enforcement action on behalf of the State of Washington is warranted in the future.

Consumer complaints are public records and are available to the public for copying or inspection in compliance with the Washington State Public Records Act, RCW 42.56.

If you have questions or would like to submit additional information regarding this complaint, our email address is [CRC@ATG.WA.GOV](mailto:CRC@ATG.WA.GOV). Please include the complaint number given above on any complaint correspondence.

Sincerely,

KIRK FELTS  
Program Specialist 2  
Consumer Protection Division  
1-800-551-4636 for in-state callers  
1-206-464-6684 for out-of-state callers

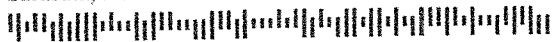


Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

853 1 338684 \*\*\*\*\*AUTO\*\*5-DIGIT 34234



Ronald Satish Emrit  
6655 38th Ln E  
Sarasota, FL 34243-7962



July 28, 2023

Dear Ronald Satish Emrit:

Tampa General Hospital (“TGH”) is committed to protecting the privacy and security of our patients’ information. With that in mind, we are writing to inform you of an event we identified that involved some of that information. This letter explains what happened, measures we have taken in response, and offers steps you may consider taking.

**What Happened?** On May 31, 2023, through our proactive monitoring tools, TGH detected unusual activity on our computer systems. We immediately took steps to contain the activity and began an investigation with the assistance of a third-party forensic firm. On June 2, 2023, the investigation determined that an unauthorized third party accessed our network and obtained certain files from our systems between May 12 and May 30, 2023.

**What Information Was Involved?** We reviewed the files involved and determined that some of your information was contained within them, which may have included one or more of the following: your name, address, phone number, date of birth, Social Security number, health insurance information, medical record number, patient account number, date(s) of service and/or information related to treatment received at TGH used by us for our business operations. TGH’s electronic medical record system was not involved or accessed, and your care will not be affected.

**What We Are Doing & What You Can Do.** TGH considers the health, safety, and privacy of our patients a top priority. We are continually updating and hardening our systems to protect the data we maintain, and we have implemented additional defensive tools and increased monitoring to help prevent events such as this from occurring in the future.

While, to date, TGH is not aware of any fraudulent use of your information, as a precaution, we are offering you a complimentary 1 year membership in Experian® IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks<sup>SM</sup> is completely free to you, and we understand that enrolling in this program will not hurt your credit score. We also recommend that you review the statements you receive from your health insurer. If you see charges for services you did not receive, please call the insurer immediately. **For more information on identity theft prevention and IdentityWorks<sup>SM</sup>, including instructions on how to activate your complimentary membership, please see the additional information provided with this letter.**

**For More Information.** If you have any questions, please call 1-833-627-2718, Monday through Friday, between 9:00 a.m. and 9:00 p.m. Eastern Time.

Sincerely,

Scott J. Arnold  
Executive Vice President and Chief Information Officer



### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **10/21/2023** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: **[www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)**
3. PROVIDE the **Activation Code: DJPWH39RK**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057 by **10/21/2023**. Be prepared to provide engagement number **B100046** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 1 YEAR EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-288-8057. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

#### **Additional Information for Residents of the Following States:**

**Connecticut:** You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**District of Columbia:** You may contact and obtain information from your attorney general at: *Office of the Attorney General for the District of Columbia*, 441 4th Street, NW, Washington, DC 20001, 1-202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov).

**Maryland:** You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us). You may contact TGH Corporate Compliance & Privacy Dept., P.O. Box 1289, Tampa, FL 33601, 813-844-4813.

**Massachusetts:** Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

**New York:** You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection> | *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.

**North Carolina:** You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov).

**Rhode Island:** Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov).

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in their file has been used against them.
- You have the right to know what is in their file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give their consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance they get based on information in their credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

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**Rhode Island:** Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.ringd.gov](http://www.ringd.gov).

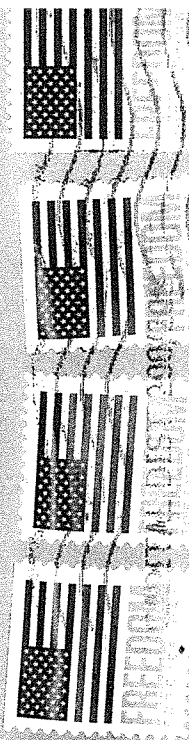
**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in their file has been used against them.
- You have the right to know what is in their file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give their consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance they get based on information in their credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.



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